

<i>SERFF Tracking Number:</i>	<i>HARL-126194719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Hartford Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42782</i>
<i>Company Tracking Number:</i>	<i>IPD-HL-PPA-09</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>PPA Rider &amp; Tax Riders</i>		
<i>Project Name/Number:</i>	<i>2009 PPA Rider &amp; Tax Riders/IPD-HL-PPA-09</i>		

## Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: PPA Rider & Tax Riders

TOI: A03I Individual Annuities - Deferred  
Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: HARL-126194719 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 42782

Co Tr Num: IPD-HL-PPA-09

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Kenneth Bach, Jane  
Chapman, Lindsay Cooper, Ginger  
Morgan, Tiffany Heist

Disposition Date: 06/29/2009

Date Submitted: 06/24/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 PPA Rider & Tax Riders

Project Number: IPD-HL-PPA-09

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/29/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/29/2009

Created By: Lindsay Cooper

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ginger Morgan

Filing Description:

Hartford Life Insurance Company - NAIC 88072-091; FEIN 06-0974148

Individual Retirement Annuity Rider HL-IRA-09

Roth Individual Retirement Annuity Rider HL-ROTH-09

Personal Pension Account Rider HL-PPA-09

Enclosed are the captioned Individual Variable Annuity policy forms for your review and approval. These forms are new and do not replace any previously approved forms. These forms will be used with our previously approved contracts

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and related forms as described below.

Please note that these forms are identical to the forms that we are submitting concurrently via a separate filing for the Hartford Life and Annuity Insurance Company, except for the form numbers and Company reference. We suggest that you review the two submissions together.

The enclosed policy forms will be used with the following Individual Deferred Variable Annuity Contracts:

HL-VA03 approved by your state on 02/20/2003.

HL-ASHARE03 approved by your state on 01/29/2003.

HL-NCDSC03 approved by your state on 02/20/2003.

Individual Retirement Annuity Rider: HL-IRA-09. This form will be attached to our annuity contracts when they are issued in connection with IRA sales.

Roth Individual Retirement Annuity Rider: HL-ROTH-09. This form will be attached to our annuity contracts when they are issued in connection with Roth IRA sales.

Personal Pension Account Rider: HL-PPA-09. This form will be attached to the above mentioned contracts for new IRA, Roth IRA and Non-qualified sales. There is no fee or charge for this rider. This rider adds another investment option to the base contract, and provides for fixed, deferred, paid-up annuities. This rider has no cash surrender value. A death benefit may be payable when You, a Joint Owner or the Annuitant dies. Under limited circumstances, the death benefit provided under this rider may be lower than that required by your state's standard non-forfeiture law for individual deferred annuities. This is disclosed on the rider as required by non-forfeiture law. We have also enclosed an Actuarial Memorandum with additional details regarding the above referenced policy form(s).

These forms will be used for both qualified and non-qualified markets, and will be sold by professional, licensed agents in connection with retirement planning.

The bracketed items are variable and may be modified on a non-discriminatory basis. We have enclosed a Statement of Variables for each applicable form which describes the bracketing parameters.

Since these forms will be used with SEC registered product(s), we believe they are exempt from the language simplification requirements of your state. Unless otherwise informed, we reserve the right to alter the layout, format, color, and typeface of these forms.

If you have any questions regarding this submission please contact me at (860) 843-7424 or Jane Chapman at (860) 843-9708. We look forward to receiving your approval of these forms.

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 Product Name: PPA Rider & Tax Riders  
 Project Name/Number: 2009 PPA Rider & Tax Riders/IPD-HL-PPA-09

Sincerely,  
 Kenneth Bach  
 Compliance/Contract Consultant  
 (860) 843-7424  
 Kenneth.Bach@hartfordlife.com

## Company and Contact

### Filing Contact Information

Kenneth Bach, Compliance/Contract Consultant Kenneth.Bach@hartfordlife.com  
 200 Hopmeadow Street 860-843-7424 [Phone]  
 Simsbury, CT 06089 860-843-8014 [FAX]

### Filing Company Information

Hartford Life Insurance Company	CoCode: 88072	State of Domicile: Connecticut
200 Hopmeadow Street	Group Code: 91	Company Type: Life
Simsbury, CT 06089	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0974148	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$60.00
Retaliatory?	No
Fee Explanation:	3 Riders @ \$20.00 per rider = \$60.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$60.00	06/24/2009	28786912

SERFF Tracking Number:	HARL-126194719	State:	Arkansas
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TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	PPA Rider & Tax Riders		
Project Name/Number:	2009 PPA Rider & Tax Riders/IPD-HL-PPA-09		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/29/2009	06/29/2009

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## Disposition

Disposition Date: 06/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: PPA Rider & Tax Riders

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variables		Yes
Supporting Document	AR Certification		Yes
Form	Individual Retirement Annuity Rider		Yes
Form	Roth Individual Retirement Annuity Rider		Yes
Form	Personal Pension Account Rider		Yes

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## Form Schedule

### Lead Form Number: HL-PPA-09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	HL-IRA-09	Policy/Cont	Individual Retirement Initial ract/Fratern Annuity Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			0.000	HL-IRA-09.pdf
	HL-ROTH-09	Policy/Cont	Roth Individual Retirement Annuity al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-ROTH-09.pdf
	HL-PPA-09	Policy/Cont	Personal Pension ract/Fratern Account Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-PPA-09.pdf



## INDIVIDUAL RETIREMENT ANNUITY ("IRA") RIDER

This Rider is a part of the Contract to which it is attached (the Contract). This Rider may be issued with an individual contract, a group master contract, or a group certificate issued under a group master contract. The term "Contract" herein refers to an individual contract, group master contract, or group certificate issued under a group master contract, whichever is applicable. References herein to the "Owner" are to the owner of an individual contract, or the owner of a group certificate issued under the group master contract, whichever is applicable. This Rider expires concurrently with the Contract and is subject to all provisions, definitions, limitations and conditions of the Contract not changed by this Rider.

The Contract is hereby modified as specified below in order to qualify as an Individual Retirement Annuity (IRA) under Code Section 408 (other than a Roth IRA or a SIMPLE IRA, as defined below).

The provisions of this Rider shall control if they are in conflict with those of the Contract.

### A. Definitions

**Annuitant** The individual named as a measuring life for periodic annuity payments under the Contract.

**Annuity Start Date** The first day of the first period for which an amount is received as an annuity under the Contract (taking into account any Separate Shares), as provided in Code Section 72(c)(4) and any Regulations relating thereto. Such date may be a date shown in the Contract Specifications, or the date the Owner has elected most recently under the Contract, if any, for the start of annuity payments if the Annuitant is still living and the Contract is in force; or if earlier, the date that such annuity payments actually begin under the Contract (taking into account any Separate Shares).

**Applicable Designation Date** September 30 of the calendar year next following the Owner's Year of Death, in accordance with Reg. § 1.401(a)(9)-4, Q&A-4.

**Applicable Distribution Period** The period used to determine the amount required to be distributed as an RMD during a Distribution Year.

**Code** The Internal Revenue Code of 1986, as amended.

**Compensation** - Wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to, commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code Section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, Code Section 401(c)(2) shall be applied as if the term trade or business for purposes of Code Section 1402 included the service described in Code Section 1402(c)(6). Compensation does not include amounts derived from or received as earnings and profits from property (including, but not limited to, interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as pension or annuity income or as deferred compensation. Compensation shall include any amount includible in the individual's gross income under Code Section 71 with respect to a divorce or separation instrument described in Code Section 71(b)(2)(A).



**Contributions** - The premiums, rollovers or other contributions received by the Company under the Contract.

**Designated Beneficiary or DB** - An individual designated or treated as a beneficiary under the Contract for RMD purposes in accordance with the Regulations under Code Section 401(a)(9)(E) and related provisions, e.g., Reg. § 1.401(a)(9)-4. Generally, an individual must be such a beneficiary as of the Owner's date of death and remain such a beneficiary until the Applicable Designation Date in order to be treated as a Designated Beneficiary.

**DB Election Date** - The date that is 30 days prior to the DB Required Beginning Date.

**DB Required Beginning Date** - December 31 of the calendar year next following the Owner's Year of Death.

**Distribution Year** - A calendar year for which an RMD is required. The first Distribution Year is the calendar year in which the Owner attains age 70 1/2 (or, where applicable under Reg. § 1.401(a)(9)-5, Q&A-1(b), the calendar year next following the Owner's Year of Death). Each subsequent calendar year is also a Distribution Year.

**IRA** - An individual retirement account or individual retirement annuity under Code Section 408.

**IRS** - Internal Revenue Service.

**Life Expectancy** - The life expectancy of one or more individuals as determined by using the appropriate table in Reg. § 1.401(a)(9)-9.

**Measuring Designated Beneficiary** - The Designated Beneficiary as of the DB Required Beginning Date whose Life Expectancy is used under Reg. § 1.401(a)(9)-4 and § 1.401(a)(9)-5, Q&A-7, to determine any Applicable Distribution Period as of such date. If as of the Applicable Designation Date any trust, estate or other entity is treated under Reg. § 1.401(a)(9)-4, Q&A-3, as a beneficiary under the Contract (taking into account any Separate Shares), the Contract shall be deemed to have no Measuring Designated Beneficiary. If as of the Applicable Designation Date the Contract (taking into account any Separate Shares) has more than one Designated Beneficiary (and no entity beneficiary), the Measuring Designated Beneficiary is the Designated Beneficiary with the shortest Life Expectancy as of such date.

**Non-Roth IRA** - An IRA that is not a Roth IRA.

**Notice Date** - The day on which the Company receives, in a form satisfactory to the Company, proof of death and instructions satisfactory to the Company regarding payment of death benefit proceeds.

**Owner or You** - The natural person who is the beneficial owner of the Contract.

**Owner's Election Date** - December 1 of the calendar year in which the Owner attains age 70 1/2.

**Owner's Year of Death** - The calendar year in which the Owner dies.

**Plan** - A tax-qualified retirement plan or arrangement, including an IRA.

**QDRO** - A qualified domestic relations order under Code Section 414(p).

**Regulation or Reg.** - A regulation issued or proposed pursuant to the Code.

**Required Beginning Date** - April 1 of the calendar year next following the calendar year in which the Owner reaches age 70 1/2. If distributions hereunder commence prior to such date under an annuity option that provides for distributions that are made in accordance with Reg. § 1.401(a)(9)-6, Q&A-1, then their Annuity Start Date shall be treated as the Required Beginning Date in accordance with Reg. § 1.401(a)(9)-6, Q&A-10.

**RMD** - Required minimum distribution under Code Section 401(a)(9) or related Code provision.

**Roth IRA** - An IRA under Code Section 408A.

**Separate Share** - A separate portion or segregated share of the benefits under the Contract that is determined by an acceptable separate accounting under Reg. § 1.401(a)(9)-8, Q&A-3, or that qualifies as a segregated share for an alternate payee under a QDRO under Reg. § 1.401(a)(9)-8, Q&A-6(b)(1). A Separate Share shall be treated as a separate contract for RMD purposes and Sections B.8 and B.9 below.

**SEP** - A Simplified Employee Pension form of IRA under Code Section 408(k).

**SIMPLE IRA** - A SIMPLE IRA under Code Section 408(p).

**Spouse** - The Owner's spouse, including a former spouse covered by a QDRO who is treated as the Owner's spouse pursuant to Reg. § 1.401(a)(9)-8, Q&A-6.

**Spouse's Continuation Election Date** - The date that is 30 days prior to the earlier of the Spouse's Required Beginning Date or December 31 of the fifth calendar year after the Owner's Year of Death, in accordance with Reg. § 1.401(a)(9)-3, Q&A-4(c).

**Spouse's Required Beginning Date** - The later of December 31 of the calendar year next following the Owner's Year of Death or December 31 of the calendar year in which the deceased Owner would have attained age 70 ½.

**Spouse's Year of Death** - The calendar year in which the Surviving Spouse dies.

**Surviving Spouse** - The surviving Spouse of a deceased Owner.

## **B. IRA Provisions**

1. The Annuitant shall be at all times the Owner of the Contract (or its beneficial Owner where a fiduciary is its legal Owner). Such individual Owner's rights under the Contract shall be nonforfeitable, and the Contract shall be for the exclusive benefit of such Owner and his or her beneficiaries.
2. No benefits under the Contract may be transferred, sold, assigned, borrowed, or pledged as collateral for a loan, or as security for the performance of an obligation, or for any other purpose, to any person; except that the Contract may be transferred to a former or separated spouse of the Owner under a divorce or separation instrument described in Code Section 408(d)(6). In the event of such a transfer, the transferee shall be treated for all purposes as the Owner under the Contract.
3. Except in the case of a rollover Contribution permitted by Code Section 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16) or a Contribution made in accordance with the terms of a SEP, the Contributions paid under the Contract must be paid in cash, and for any calendar year after 2007 may not exceed the lesser of the Owner's Compensation for such year or \$5,000. In addition, for years after 2008 the \$5000 limit will be indexed for cost-of-living adjustments under Code Section 219(b)(5)(D) at \$500 increments.
  - (a) For an Owner age 50 or older, the \$5,000 limit is increased by \$1,000. Alternatively, for a taxable year starting after 2006 and before 2010, the \$5,000 limit for a qualified participant (even under age 50) in a Code Section 401(k) Plan of an employer in bankruptcy described in Code Section 219(b)(5)(C) is increased by \$3,000 (but not by any additional amount for being over age 50).
  - (b) However, for any calendar year in which the Owner has attained age 70 1/2, the total contribution limit is reduced to zero.
  - (c) Despite any limit on contributions, an individual may make a repayment of a qualified reservist distribution described in Code Section 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period.

- (d) The Owner shall have the sole responsibility for determining whether any Contribution satisfies applicable income tax requirements.
4. If the Contract is issued as part of a SEP, Contributions must be made in accordance with the written terms of the SEP and Code Section 408(k), and must be paid in cash.
  5. No Contribution shall be allowed into the Contract under a SIMPLE IRA Plan established by an employer pursuant to Code Section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA Plan shall be allowed into the Contract from a SIMPLE IRA prior to the expiration of the 2-year period beginning on the date the individual Owner first participated in that employer's SIMPLE IRA Plan.
  6. Any premium payment under the Contract is not fixed, but may not be less than any minimum amount stated in the Contract Schedule.
  7. Any premium refund declared by the Company under the Contract, other than a refund attributable to an excess Contribution, shall be applied toward the purchase of additional benefits or the payment of future premiums before the close of the calendar year following the calendar year of the refund.
  8. The Contract and all benefits, distributions and payments made under it shall comply with and conform to the RMD and incidental death benefit rules in Code Sections 401(a)(9), 408(a)(6) and 408(b)(3) and the Regulations relating thereto, and shall be administered or adjusted accordingly, e.g., pursuant to the Tax Qualification Provisions below. Such rules shall override any benefit, distribution or payment provisions in the Contract that are inconsistent with such rules, and the selection of any annuity or other distribution option described in the Contract that does not satisfy the requirements of this Section 8 or Code Section 401(a)(9) shall not be permitted. Accordingly, except to the extent that RMDs are waived in accordance with Code Section 401(a)(9) (e.g., for 2009):
    - (a) The entire interest under the Contract shall be distributed:
      - (i) No later than the Required Beginning Date, or
      - (ii) By periodic distributions, starting no later than the Required Beginning Date, over the Owner's life or the lives of the Owner and a Designated Beneficiary (or over a period not extending beyond the Owner's Life Expectancy or the joint and last survivor Life Expectancy of the Owner and a Designated Beneficiary).
    - (b) RMDs shall be made in accordance with the Regulations under Code Sections 401(a)(9) and 408(b)(3) and related Code provisions. Accordingly:
      - (i) If the Owner has not elected otherwise in writing to the Company by the Owner's Election Date to have the Owner's entire interest distributed under another method available under the Contract or offered by the Company that qualifies under Code Section 401(a)(9) (e.g., under Reg. § 1.401(a)(9)-6, Q&A-1(a), or § 1.401(a)(9)-8, Q&A-2), the RMD amount that must be distributed each Distribution Year with respect to the Contract shall be equal to the quotient obtained by dividing the account balance for the Contract (as determined under Reg. § 1.401(a)(9)-6, Q&A-12, and § 1.408-8, Q&A-6, including any adjustment for any rollover, transfer or recharacterization under Reg. § 1.408-8, Q&A-7 or Q&A-8) by the Applicable Distribution Period. For these purposes -
        - (1) The Applicable Distribution Period is determined by using the Uniform Lifetime Table in Reg. § 1.401(a)(9)-9, Q&A-2, in accordance with Reg. § 1.401(a)(9)-5, Q&A-4(a), or

- (2) If the Owner's spouse is treated as the sole Designated Beneficiary for the Contract (taking any Separate Shares into account) for the Distribution Year under Reg. § 1.401(a)(9)-5, Q&A-4(b), the Applicable Distribution Period is the longer of the distribution period under subparagraph (1) immediately above or the joint Life Expectancy of the Owner and such spouse, recalculated annually and based on their attained ages as of their birthdays in such Distribution Year, as reflected in the Joint and Last Survivor Table in Reg. § 1.401(a)(9)-9, Q&A-3.

Such RMD must be distributed no later than the Required Beginning Date for the first Distribution Year, and for each subsequent Distribution Year by December 31 thereof. However, the Owner may arrange to have any portion (or all) of such RMD distributed from another Non-Roth IRA owned by such Owner (rather than from the Contract), in accordance with Reg. § 1.408-8, Q&A-9. If the Owner dies on or after the Required Beginning Date, an RMD is required for the Owner's Year of Death, determined as if the Owner had lived throughout that year.

- (ii) As of the Owner's Election Date or at any time thereafter (on 30 days notice to the Company), the Owner may elect in writing to have any portion or all of the undistributed interest under the Contract applied to an annuity option available under the Contract or offered by the Company that qualifies under Code Section 401(a)(9) or Reg. § 1.401(a)(9)-6, Q&A-1(a), in accordance with Reg. § 1.401(a)(9)-8, Q&A-2(a)(3). Such an annuity option must make annuity or other periodic payments at intervals no longer than one year, and must satisfy the other requirements of Reg. § 1.401(a)(9)-6, including:
    - (1) Life annuity or a joint and survivor annuity. The Owner must be a measuring life under any life annuity elected during the Owner's lifetime. Any periodic annuity payment to any survivor under a joint and survivor annuity may not exceed the applicable percentage of the annuity payment to the Owner and other limits, as provided in Reg. § 1.401(a)(9)-6, Q&A-2.
    - (2) Life (or joint and survivor) annuity with period certain. The amounts and duration of the annuity payments must satisfy the requirements in Reg. § 1.401(a)(9)-6, Q&A-1(b) and Q&A-2(d).
    - (3) Period certain annuity without a life contingency. The period certain may not exceed the maximum period specified in Reg. § 1.401(a)(9)-6, Q&A-3 and Q&A-10(b).
    - (4) Annuity payments may not be in increasing amounts, except as allowed by Reg. § 1.401(a)(9)-6, Q&A-1(a) or Q&A-14.
  - (c) The Owner or the Owner's beneficiary, as applicable, shall have the sole responsibility for requesting or arranging for distributions that comply with this Rider and applicable income tax requirements.
9. Upon the Owner's death, RMDs shall be made under the Contract in accordance with this Section 9 and Code Section 401(a)(9) (and other Code provisions and Regulations relating thereto). Accordingly, selection of any annuity or other distribution option described in the Contract that does not satisfy the requirements of this Section 9 or Code Section 401(a)(9) shall not be permitted.
- (a) If the Owner dies before distribution of his or her interest in the Contract has begun in accordance with paragraph 8(a) above, the entire interest shall be distributed by December 31 of the fifth calendar year that follows the Owner's Year of Death, except to the extent that paragraph 9(c) or (d) below applies.

- (b) If the Owner dies after distribution of the Owner's interest in the Contract has begun in accordance with paragraph 8(a) above but before the Owner's entire interest has been distributed, the remaining interest shall be distributed at least as rapidly as under the method of distribution being used immediately prior to the Owner's death, except to the extent that paragraph 9(c) or (d) below applies. To the extent that the Contract has no annuity payout option in effect and no Measuring Designated Beneficiary as of the Applicable Designation Date (and paragraph (9)(c) and (d) do not apply), then the Applicable Distribution Period shall be determined by the Owner's remaining Life Expectancy, using the Owner's age as of the Owner's birthday in the Owner's Year of Death. For Distribution Years after the Owner's Year of Death such Applicable Distribution Period is reduced by one year for each calendar year that has elapsed since the Owner's Year of Death.
- (c) If the Surviving Spouse is the sole Designated Beneficiary under the Contract (taking any Separate Shares into account) as of the Applicable Designation Date, then -
  - (i) If no irrevocable written election to the contrary has been filed with the Company by the deceased Owner or the Surviving Spouse prior to the Spouse's Continuation Election Date, the Contract shall continue in the name of the deceased Owner, and RMDs must begin by the Spouse's Required Beginning Date and be made in accordance with Section 8 above. For these purposes, the Applicable Distribution Period for each Distribution Year after the Owner's Year of Death -
    - (1) Is measured by the Surviving Spouse's remaining Life Expectancy, recalculated annually through the Spouse's Year of Death, and
    - (2) For a Distribution Year after the Spouse's Year of Death, is measured by the Surviving Spouse's remaining Life Expectancy as of the Surviving Spouse's birthday in the Spouse's Year of Death, reduced by one year for each calendar year that has elapsed since the calendar year next following the Spouse's Year of Death.

However, if the Owner dies on or after the Required Beginning Date, such Applicable Distribution Period shall not be shorter than the Applicable Distribution Period measured by using the Owner's remaining Life Expectancy in accordance with paragraph 9(b) above and Reg. § 1.401(a)(9)-5, Q&A-5(a)(1). If the Surviving Spouse dies before the Spouse's Required Beginning Date for such a continued Contract, then the Surviving Spouse shall be treated as the deceased Owner for purposes of this Section 9 (except that any surviving spouse of such a deceased Surviving Spouse cannot continue the Contract further under this subparagraph (i) as a Surviving Spouse). Any Surviving Spouse may arrange to have any portion (or all) of any RMD that is distributable with respect to such Surviving Spouse's interest in the Contract distributed from another Non-Roth IRA formerly owned by the deceased Owner for which such Surviving Spouse is also a designated beneficiary (rather than from the Contract), in accordance with Reg. § 1.408-8, Q&A-9.

- (ii) The Surviving Spouse may elect at any time to treat the entire remaining interest in the Contract as an IRA of such Surviving Spouse, if such Surviving Spouse has an unlimited right to withdraw amounts from the Contract and is the sole beneficiary of the Contract, within the meaning of Reg. § 1.408-8, Q&A-5(a). Such an eligible Surviving Spouse shall make such an election by a written request to the Company to redesignate such Surviving Spouse as the Owner and Annuitant of the Contract. Such an eligible Surviving Spouse shall be deemed to have made such an election if either -
  - (1) Such Surviving Spouse makes any transfer, rollover or other contribution of any amount for the benefit of such Surviving Spouse into the Contract, or
  - (2) Such Surviving Spouse directs the Company in writing to transfer or rollover any part or all of the assets to which such Surviving Spouse is entitled under the Contract to another IRA owned by such Surviving Spouse or to another Plan for the benefit of such Surviving Spouse, or

- (3) Any RMD that is required to be distributed from the Contract under this Section 9 or under Code Section 401(a)(9) (e.g., in the case of any amount rolled over or transferred into the Contract from a Plan) is not distributed within the appropriate time.
- (iii) The Surviving Spouse may make an irrevocable election in writing with the Company by the Spouse's Continuation Election Date to have such Surviving Spouse's entire interest under the Contract distributed under another method available under the Contract or offered by the Company that qualifies under Code Section 401(a)(9), e.g., under Reg. § 1.401(a)(9)-6, Q&A-1(a), or § 1.401(a)(9)-8, Q&A-2. In addition to any optional method that qualifies under the 5-year rule in paragraph 9(a) above, such optional methods include the following:
  - (1) Any annuity option that satisfies Reg. § 1.401(a)(9)-5, Q&A-1(e), and provides for periodic distributions that begin no later than the Spouse's Required Beginning Date, or
  - (2) Any other method that provides for periodic distributions that begin no later than the Spouse's Required Beginning Date and do not extend beyond the Applicable Distribution Period determined in accordance with subparagraph 9(c)(i) above.
- (d) If as of the Applicable Designation Date the Contract (taking any Separate Shares into account) has at least one Designated Beneficiary and no entity (e.g., a trust or estate) is treated under Reg. § 1.401(a)(9)-4, Q&A-3, as a beneficiary under the Contract, then -
  - (i) To the extent that no irrevocable election to the contrary has been filed with the Company by the deceased Owner or any such Designated Beneficiary by the DB Election Date (and no Surviving Spouse is the sole Designated Beneficiary), then annual distributions of the remaining interest in the Contract must be made over the Applicable Distribution Period starting with the DB Required Beginning Date. In that case, the RMD amount that must be distributed each Distribution Year with respect to the Contract shall be equal to the quotient obtained by dividing the account balance for the Contract (as determined in accordance with subparagraph 8(b)(i) above) by the Applicable Distribution Period. For these purposes -
    - (1) The Applicable Distribution Period for the Distribution Year next following the Owner's Year of Death is determined by the Measuring Designated Beneficiary's remaining Life Expectancy, using such beneficiary's age as of such beneficiary's birthday in such Distribution Year; and
    - (2) For a subsequent Distribution Year the Applicable Distribution Period is reduced by one year for each calendar year that has elapsed since the calendar year next following the Owner's Year of Death.

However, if the Owner dies on or after the Required Beginning Date, such Applicable Distribution Period shall not be shorter than the Applicable Distribution Period measured by using the Owner's remaining Life Expectancy in accordance with paragraph 9(b) above and Reg. § 1.401(a)(9)-5, Q&A-5(a)(1). Such RMD amount must be distributed no later than the DB Required Beginning Date, and for each subsequent Distribution Year by December 31 thereof. However, any Designated Beneficiary may arrange to have any portion (or all) of such RMD (that is distributable with respect to such beneficiary's interest in the Contract) distributed from another Non-Roth IRA formerly owned by such deceased Owner for which such beneficiary is also a designated beneficiary (rather than from the Contract), in accordance with Reg. § 1.408-8, Q&A-9.

- (ii) Any such Designated Beneficiary may make an irrevocable election in writing with the Company by the DB Election Date to have such Designated Beneficiary's entire interest under the Contract distributed under another method available under the Contract or offered by the Company that qualifies under Code Section 401(a)(9), e.g., under Reg. § 1.401(a)(9)-6, Q&A-1(a), or § 1.401(a)(9)-8, Q&A-2. In addition to any optional method that qualifies under the 5-year rule in paragraph 9(a) above, such optional methods include the following:

- (1) Any annuity option that satisfies Reg. § 1.401(a)(9)-5, Q&A-1(e), and provides for periodic distributions that begin no later than the DB Required Beginning Date, or
  - (2) Any other method that provides for periodic distributions that begin no later than the DB Required Beginning Date and do not extend beyond the Applicable Distribution Period determined in accordance with subparagraph 9(d)(i) above.
- (e) Any amount payable to a minor child of the Owner shall be treated as if it is payable to the Surviving Spouse to the extent that the remainder of the interest becomes payable to such Spouse when such child reaches the age of majority, in accordance with Reg. § 1.401(a)(9)-6, Q&A-15.
- (f) Unless the Owner has provided to the contrary in writing to the Company (e.g., by selecting a certain annuity option), any beneficiary of any interest under the Contract shall have an unlimited right after the Notice Date, upon 30 days written notice to the Company, to withdraw any portion or all of such interest or to apply any such amount to an annuity option that qualifies under Reg. § 1.401(a)(9)-5, Q&A-1(e).
- (g) If the Owner dies before the entire interest under the Contract has been distributed, no additional cash Contributions or rollover Contributions shall be allowed into the Contract, except where the Surviving Spouse elects (or is deemed to elect) to convert the Contract to be his or her own IRA, as specified above in this Section 9.
10. The Company shall furnish annual calendar year reports concerning the status of the Contract and such information concerning RMDs as is prescribed by the IRS.

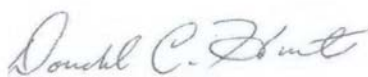
#### **C. Tax Qualification Provisions**

The Contract as amended by this Rider is intended to qualify as part of a tax-qualified individual retirement arrangement, plan or contract under Code Section 408, and to satisfy the applicable requirements of Code Section 408 and any Regulations relating thereto. To achieve these purposes, the provisions of this Rider and the Contract (including any other endorsement or rider that does not specifically override these tax qualification provisions) are to be interpreted to ensure or maintain such tax qualification, despite any other provision to the contrary. Any benefits, payments or distributions under the Contract shall be conformed or restricted to, or made in, any amount, time and manner needed to maintain such a tax qualification under the applicable provisions of the Code and Regulations, and the Contract shall be subject to separate accounting (e.g., for undistributed excess contributions or RMDs, with earnings thereon), subdivision or severance (e.g., into an annuity contract that is subject to Code Section 72(s) provisions), or combinations (e.g., of contract components) to maintain such a tax qualification (including the favorable tax treatment of the Contract or any distribution thereunder), to the maximum extent possible. The Company reserves the right to amend this Rider or the Contract from time to time to reflect any clarifications that may be needed or are appropriate to maintain such a tax qualification or to conform the Contract to any applicable changes in the tax qualification requirements, as provided in the Code or any Regulations or other published IRS guidance relating thereto. The Company will send you a copy of any such amendment, and when required by law, the Company will obtain the approval of the appropriate regulatory authority.

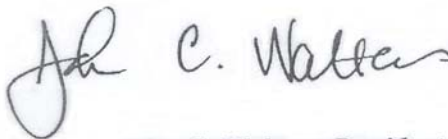
All other terms and conditions of your Contract remain unchanged.

Signed for **Hartford Life Insurance Company**

[



**Donald C. Hunt, Secretary**



**John C. Walters, President**

]



## ROTH INDIVIDUAL RETIREMENT ANNUITY ("ROTH IRA") RIDER

This Rider is a part of the Contract to which it is attached (the Contract). This Rider may be issued with an individual contract, a group master contract, or a group certificate issued under a group master contract. The term "Contract" herein refers to an individual contract, group master contract, or group certificate issued under a group master contract, whichever is applicable. References herein to the "Owner" are to the owner of an individual contract, or the owner of a group certificate issued under the group master contract, whichever is applicable. This Rider expires concurrently with the Contract and is subject to all provisions, definitions, limitations and conditions of the Contract not changed by this Rider.

The Contract is hereby modified as specified below in order to qualify as a Roth Individual Retirement Annuity (Roth IRA) under Code Section 408A.

The provisions of this Rider shall control if they are in conflict with those of the Contract.

### A. Definitions

**Annuitant** - The individual named as a measuring life for periodic annuity payments under the Contract.

**Annuity Start Date** – The first day of the first period for which an amount is received as an annuity under the Contract (taking into account any Separate Shares), as provided in Code Section 72(c)(4) and any regulations relating thereto. Such date may be a date shown in the Contract Specifications, or the date the Owner has elected most recently under the Contract, if any, for the start of annuity payments if the Annuitant is still living and the Contract is in force; or if earlier, the date that annuity payments actually begin under the Contract (taking into account any Separate Shares).

**Applicable Designation Date** – September 30 of the calendar year next following the Owner's Year of Death, in accordance with Reg. § 1.401(a)(9)-4, Q&A-4.

**Applicable Distribution Period** – The period used to determine the amount required to be distributed as an RMD during a Distribution Year.

**Code** –The Internal Revenue Code of 1986, as amended

**Compensation** – Wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to, commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code Section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, Code Section 401(c)(2) shall be applied as if the term trade or business for purposes of Code Section 1402 included the service described in Code Section 1402(c)(6). Compensation does not include amounts derived from or received as earnings and profits from property (including, but not limited to, interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as pension or annuity income or as deferred compensation. Compensation shall include any amount includible in the individual's gross income under Code Section 71 with respect to a divorce or separation instrument described in Code Section 71(b)(2)(A). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making a contribution to a Roth IRA or a Non-Roth IRA.



**Contract or Policy** – The attached contract, policy or certificate issued by the Company as a Roth IRA.

**Contributions** – The premiums, rollovers or other contributions received by the Company under the Contract.

**Designated Beneficiary or DB** – An individual designated or treated as a beneficiary under the Contract for RMD purposes in accordance with the Regulations under Code Section 401(a)(9)(E) and related provisions, e.g., Reg. § 1.401(a)(9)-4. Generally, an individual must be such a beneficiary as of the Owner's date of death and remain such a beneficiary until the Applicable Designation Date in order to be treated as a Designated Beneficiary.

**DB Election Date** – The date that is 30 days prior to the DB Required Beginning Date.

**DB Required Beginning Date** – December 31 of the calendar year next following the Owner's Year of Death.

**Distribution Year** – A calendar year for which an RMD is required. The first Distribution Year is the calendar year that contains the DB Required Beginning Date or the Spouse Required Beginning Date, whichever is applicable. Each subsequent calendar year is also a Distribution Year.

**IRA** – An individual retirement account or individual retirement annuity under Code Section 408.

**IRS** – Internal Revenue Service.

**Life Expectancy** – The life expectancy of one or more individuals as determined by using the appropriate table in Reg. § 1.401(a)(9)-9.

**Measuring Designated Beneficiary** – The Designated Beneficiary as of the DB Required Beginning Date whose Life Expectancy is used under Reg. § 1.401(a)(9)-4 and § 1.401(a)(9)-5, Q&A-7, to determine any Applicable Distribution Period as of such date. If as of the Applicable Designation Date any trust, estate or other entity is treated under Reg. § 1.401(a)(9)-4, Q&A-3, as a beneficiary under the Contract (taking into account any Separate Shares), the Contract shall be deemed to have no Measuring Designated Beneficiary. If as of the Applicable Designation Date the Contract (taking into account any Separate Shares) has more than one Designated Beneficiary (and no entity beneficiary), the Measuring Designated Beneficiary is the Designated Beneficiary with the shortest Life Expectancy as of such date.

**Non-Roth IRA** – An IRA that is not a Roth IRA.

**Notice Date** – The day on which the Company receives, in a form satisfactory to the Company, proof of death and instructions satisfactory to the Company regarding payment of death benefit proceeds.

**Owner or You** – The natural person who is the beneficial owner of the Contract.

**Owner's Year of Death** – The calendar year in which the Owner dies.

**Plan** – A tax-qualified retirement plan or arrangement, including an IRA.

**Qualified Rollover Contribution** – A rollover contribution defined in Code Section 408A(e). See Section B.3 below.

**QDRO** – A qualified domestic relations order under Code Section 414(p).

**Regulation or Reg.** – A regulation issued or proposed pursuant to the Code.

**RMD** – Required minimum distribution under Code Section 401(a)(9) or related Code provision.

**Roth IRA** – An IRA under Code Section 408A.

**Separate Share** – A separate portion or segregated share of the benefits under the Contract that is determined by an acceptable separate accounting under Reg. § 1.401(a)(9)-8, Q&A-3, or that qualifies as a segregated share for an alternate payee under a QDRO under Reg. § 1.401(a)(9)-8, Q&A-6(b)(1). A Separate Share shall be treated as a separate contract for RMD purposes and Section B.6 below.

**SEP** – A Simplified Employee Pension form of IRA under Code Section 408(k).

**SIMPLE IRA** – A SIMPLE IRA under Code Section 408(p).

**Spouse** – The Owner's spouse, including a former spouse covered by a QDRO who is treated as the Owner's spouse pursuant to Reg. § 1.401(a)(9)-8, Q&A-6.

**Spouse's Continuation Election Date** – The date that is 30 days prior to the earlier of the Spouse's Required Beginning Date or December 31 of the fifth calendar year after the Owner's Year of Death, in accordance with Reg. § 1.401(a)(9)-3, Q&A-4(c).

**Spouse's Required Beginning Date** – The later of December 31 of the calendar year next following the Owner's Year of Death or December 31 of the calendar year in which the deceased Owner would have attained age 70 ½.

**Spouse's Year of Death** – The calendar year in which the Surviving Spouse dies.

**Surviving Spouse** – The surviving Spouse of a deceased Owner.

## **B. Roth IRA Provisions**

1. The Annuitant shall be at all times the Owner of the Contract (or its beneficial Owner where a fiduciary is its legal Owner). Such individual Owner's rights under the Contract shall be nonforfeitable, and the Contract shall be for the exclusive benefit of such Owner and his or her beneficiaries.
2. No benefits under the Contract may be transferred, sold, assigned, borrowed or pledged as collateral for a loan, or as security for the performance of an obligation, or for any other purpose, to any person; except that the Contract may be transferred to a former or separated spouse of the Owner under a divorce or separation instrument described in Code Section 408(d)(6). In the event of such a transfer, the transferee shall be treated for all purposes as the Owner under the Contract.
3. (a) **Maximum Permissible Amount.** Except in the case of a Qualified Rollover Contribution (described in paragraph 3(c) below) or a recharacterization (defined in paragraph 3(e) below), no Contribution shall be allowed into the Contract unless it is in cash and for any year after 2007 the total of such Contributions to all the individual Owner's Roth IRAs for such year does not exceed the lesser of the Owner's Compensation for such year or \$5,000. In addition, for years after 2008 the \$5,000 limit will be indexed for cost-of-living adjustments under Code Section 219(b)(5)(D) at \$500 increments.

For an Owner age 50 or older the \$5,000 limit is increased by \$1,000. Alternatively, for a taxable year starting after 2006 and before 2010, the \$5,000 limit for a qualified participant (even under age 50) in a Code Section 401(k) Plan of an employer in bankruptcy described in Code Section 219(b)(5)(C) is increased by \$3,000 (but not by any additional amount for being over age 50).

Such a Contribution is referred to herein as a "regular contribution." Contributions may be limited under paragraphs 3(b) through (d) below.

- (b) **Regular Contribution Limit.** The maximum regular contribution that can be made to all of the Owner's Roth IRAs for a taxable year is the smaller of the amount determined under subparagraph 3(b)(i) or (ii) below.

- (i) The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income ("modified AGI," defined in paragraph 3(f) below) in accordance with the following table:

Filing Status	Full Contribution	Phase-out Range	No Contribution
<u>Modified AGI</u>			
Single or Head of Household	\$95,000 or less	Between \$95,000 and \$110,000	\$110,000 or more
Joint Return or Qualifying Widow(er)	\$150,000 or less	Between \$150,000 and \$160,000	\$160,000 or more
Married-Separate Return	\$0	Between \$0 and \$10,000	\$10,000 or more

If the Owner's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. The dollar amounts above will be adjusted for cost-of-living adjustments under Code Section 408A(c)(3) at \$1,000 increments.

- (ii) If the Owner makes regular contributions to both Roth and Non-Roth IRAs for a taxable year, the maximum regular contribution that can be made to all the Owner's Roth IRAs for that taxable year is reduced by the regular contributions made to the Owner's Non-Roth IRAs for the taxable year (ignoring SIMPLE IRA or SEP contributions pursuant to Code Section 408A(f)(2)).
- (c) **Qualified Rollover Contribution Limit.** A Qualified Rollover Contribution is defined in Code Section 408A(e), and includes a rollover contribution from another Roth IRA or a rollover contribution of a distribution from an IRA that meets the requirements of Code Section 408(d)(3), except that the one-rollover-per-year rule of Code Section 408(d)(3)(B) does not apply if the rollover contribution is from a Non-Roth IRA. For years after 2007, a Qualified Rollover Contribution includes a rollover from a designated Roth account described in Code Section 402A or a rollover from an eligible retirement plan described in Code Section 402(c)(8)(B). A rollover from an eligible retirement plan other than a Roth IRA or a designated Roth account cannot be made to this Roth IRA if, for the year the amount is distributed from the other plan, (i) the Owner is married and files a separate return, (ii) the Owner is not married and has modified AGI in excess of \$100,000 or (iii) the Owner is married and together the Owner and the Owner's spouse have modified AGI in excess of \$100,000. For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during such year and file separate returns for such year. For taxable years beginning after 2009, the limits in this paragraph (c) do not apply to Qualified Rollover Contributions.
- (d) **SIMPLE IRA limits.** No Contribution shall be allowed into the Contract under a SIMPLE IRA Plan established by any employer pursuant to Code Section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA Plan shall be allowed into the Contract from a SIMPLE IRA prior to the expiration of the 2-year period beginning on the date the individual Owner first participated in that employer's SIMPLE IRA Plan.
- (e) **Recharacterization.** A regular contribution to a Non-Roth IRA may be recharacterized pursuant to Reg. § 1.408A-5 as a regular contribution to this Roth IRA, subject to the limits in paragraph 3(b) above.
- (f) **Modified AGI.** For purposes of paragraphs 3(b) and (c) above, an Owner's modified AGI for a taxable year is defined in Code Section 408A(c)(3) and does not include any amount included in adjusted gross income as a result of a rollover from an eligible retirement plan other than a Roth IRA (a "conversion").

- (g) Despite any limit on contributions, an individual may make a repayment of a qualified reservist distribution described in Code Section 72(t)(2)(G) during the 2-year period beginning on the day after the end of the active duty period.
  - (h) The Owner shall have the sole responsibility for determining whether any contribution satisfies applicable income tax requirements.
- 4. Any premium payment under the Contract is not fixed, but may not be less than any minimum amount stated in the Contract Schedule.
  - 5. Any premium refund declared by the Company under the Contract, other than a refund attributable to an excess contribution, shall be applied toward the purchase of additional benefits or the payment of future premiums before the close of the calendar year following the calendar year of the refund.
  - 6. Upon the Owner's death, the Contract and all benefits, distributions and payments made under it shall comply with and conform to the RMD and incidental death benefit rules in Code Sections 401(a)(9), 408(a)(6) and 408(b)(3), as modified by Code Section 408A(c)(5), and in the Regulations relating thereto, and shall be administered or adjusted accordingly, e.g., pursuant to the Tax Qualification Provisions below. Such rules shall override any benefit, distribution or payment provisions in the Contract that are inconsistent with such rules, and the selection of any annuity or other distribution option described in the Contract that does not satisfy the requirements of this Section 6 or Code Section 401(a)(9) shall not be permitted. In addition, each Owner's beneficiary shall have the sole responsibility for requesting or arranging for distributions from his interest that comply with this Rider and applicable income tax requirements. No amount is required to be distributed prior to the Owner's death. Accordingly, except to the extent that RMDs are waived in accordance with Code Section 401(a)(9) (e.g., for 2009):
    - (a) Upon the Owner's death, the entire interest shall be distributed by December 31 of the fifth calendar year that follows the Owner's Year of Death, except to the extent that paragraph 6(b) or (c) below applies.
    - (b) If the Surviving Spouse is the sole Designated Beneficiary under the Contract (taking any Separate Shares into account) as of the Applicable Designation Date, then –
      - (i) If no irrevocable written election to the contrary has been filed with the Company by the deceased Owner or the Surviving Spouse prior to the Spouse's Continuation Election Date, the Contract shall continue in the name of the deceased Owner, and RMDs must begin by the Spouse's Required Beginning Date and be distributed over the Surviving Spouse's remaining Life Expectancy (by December 31 of each subsequent Distribution Year). The RMD amount that must be distributed each Distribution Year with respect to the Contract shall be equal to the quotient obtained by dividing the account balance for the Contract (as determined under Reg. § 1.401(a)(9)-6, Q&A-12, and § 1.408-8, Q&A-6, including any adjustment for any rollover, transfer or recharacterization under Reg. § 1.408-8, Q&A-7 or Q&A-8) by the Applicable Distribution Period. For these purposes, the Applicable Distribution Period for each Distribution Year after the Owner's Year of Death –
        - (1) Is measured by the Surviving Spouse's remaining Life Expectancy, recalculated annually through the Spouse's Year of Death, and
        - (2) For a Distribution Year after the Spouse's Year of Death, is measured by the Surviving Spouse's remaining Life Expectancy as of the Surviving Spouse's birthday in the Spouse's Year of Death, reduced by one year for each calendar year that has elapsed since the calendar year next following the Spouse's Year of Death.

If the Surviving Spouse dies before the Spouse's Required Beginning Date for such a continued Contract, then the Surviving Spouse shall be treated as the deceased Owner for purposes of this Section 6 (except that any surviving spouse of such a deceased Surviving Spouse cannot continue the Contract further under this subparagraph (i) as a Surviving Spouse). Any Surviving Spouse may arrange to have any portion (or all) of any RMD that is distributable with respect to such Surviving Spouse's interest in the Contract distributed from another Roth IRA formerly owned by such deceased Owner for which such Surviving Spouse is also a designated beneficiary (rather than from the Contract), in accordance with Reg. § 1.408-8, Q&A-9.

- (ii) The Surviving Spouse may elect at any time to treat the entire remaining interest in the Contract as a Roth IRA of such Surviving Spouse, if such Surviving Spouse has an unlimited right to withdraw amounts from the Contract and is the sole beneficiary of the Contract, within the meaning of Reg. § 1.408-8, Q&A-5(a). Such an eligible Surviving Spouse shall make such an election by a written request to the Company to redesignate such Surviving Spouse as the Owner and Annuitant of the Contract. Such an eligible Surviving Spouse shall be deemed to have made such an election if either –
  - (1) Such Surviving Spouse makes any transfer, rollover or other contribution of any amount for the benefit of such Surviving Spouse into the Contract, or
  - (2) Such Surviving Spouse directs the Company in writing to transfer or rollover any part or all of the assets to which such Surviving Spouse is entitled under the Contract to another Roth IRA owned by such Surviving Spouse, or
  - (3) Any RMD that is required to be distributed from the Contract under this Section 6 or under Code Section 401(a)(9) (e.g., in the case of any amount rolled over or transferred into the Contract from a Plan) is not distributed within the appropriate time.
- (iii) The Surviving Spouse may make an irrevocable election in writing with the Company by the Spouse's Continuation Election Date to have such Surviving Spouse's entire interest under the Contract distributed under another method available under the Contract or offered by the Company that qualifies under Code Section 401(a)(9), e.g., under Reg. § 1.401(a)(9)-6, Q&A-1(a), or § 1.401(a)(9)-8, Q&A-2. In addition to any optional method that qualifies under the 5-year rule in paragraph 6(a) above, such optional methods include the following:
  - (1) Any annuity option that satisfies Reg. § 1.401(a)(9)-5, Q&A-1(e), and provides for periodic distributions that begin no later than the Spouse's Required Beginning Date, or
  - (2) Any other method that provides for periodic distributions that begin no later than the Spouse's Required Beginning Date and do not extend beyond the remaining Life Expectancy of such Surviving Spouse.
- (c) If as of the Applicable Designation Date the Contract (taking any Separate Shares into account) has at least one Designated Beneficiary and no entity (e.g., a trust or estate) is treated under Reg. § 1.401(a)(9)-4, Q&A-3, as a beneficiary under the Contract, then –
  - (i) To the extent that no irrevocable election to the contrary has been filed with the Company by the deceased Owner or any such Designated Beneficiary by the DB Election Date (and no Surviving Spouse is the sole Designated Beneficiary), then annual distributions of the remaining interest in the Contract must be made over the Applicable Distribution Period starting with the DB Required Beginning Date. In that case, the RMD amount that must be distributed each Distribution Year with respect to the Contract shall be equal to the quotient obtained by dividing the account balance for the Contract (as determined in accordance with subparagraph 6(b)(i) above) by the Applicable Distribution Period. For these purposes –

- (1) The Applicable Distribution Period for the Distribution Year next following the Owner's Year of Death is determined by the Measuring Designated Beneficiary's remaining Life Expectancy, using such beneficiary's age as of such beneficiary's birthday in such Distribution Year; and
- (2) For a subsequent Distribution Year the Applicable Distribution Period is reduced by one year for each calendar year that has elapsed since the calendar year next following the Owner's Year of Death.

Such RMD amount must be distributed no later than the DB Required Beginning Date, and for each subsequent Distribution Year by December 31 thereof. However, any Designated Beneficiary may arrange to have any portion (or all) of such RMD (that is distributable with respect to such beneficiary's interest in the Contract) distributed from another Roth IRA formerly owned by such deceased Owner for which such beneficiary is also a designated beneficiary (rather than from the Contract), in accordance with Reg. § 1.408-8, Q&A-9.

- (ii) Any such Designated Beneficiary may make an irrevocable election in writing with the Company by the DB Election Date to have such Designated Beneficiary's entire interest under the Contract distributed under another method available under the Contract or offered by the Company that qualifies under Code Section 401(a)(9), e.g., under Reg. § 1.401(a)(9)-6, Q&A-1(a), or § 1.401(a)(9)-8, Q&A-2. In addition to any optional method that qualifies under the 5-year rule in paragraph 6(a) above, such optional methods include the following:

- (1) Any annuity option that satisfies Reg. § 1.401(a)(9)-5, Q&A-1(e), and provides for periodic distributions that begin no later than the DB Required Beginning Date, or
- (2) Any other method that provides for periodic distributions that begin no later than the DB Required Beginning Date and do not extend beyond the remaining Life Expectancy of the Measuring Designated Beneficiary.

- (d) Any amount payable to a minor child of the Owner shall be treated as if it is payable to the Surviving Spouse to the extent that the remainder of the interest becomes payable to such Spouse when such child reaches the age of majority, in accordance with Reg. § 1.401(a)(9)-6, Q&A-15.

- (e) Unless the Owner has provided to the contrary in writing to the Company (e.g., by selecting a certain annuity option), any beneficiary of any interest under the Contract shall have an unlimited right after the Notice Date, upon 30 days written notice to the Company, to withdraw any portion or all of such interest or to apply any such amount to an annuity option that qualifies under Reg. § 1.401(a)(9)-5, Q&A-1(e).

- (f) If the Owner dies before the entire interest under the Contract has been distributed, no additional cash Contributions or rollover Contributions shall be allowed into the Contract, except where the Surviving Spouse elects (or is deemed to elect) to convert the Contract to be his or her own Roth IRA, as specified above in this Section 6.

7. The Company shall furnish annual calendar year reports concerning the status of the Contract and such information concerning RMDs as is prescribed by the IRS.


### C. Tax Qualification Provisions

The Contract as amended by this Rider is intended to qualify as part of a tax-qualified Roth IRA arrangement, plan or contract under Code Section 408A, and to satisfy the applicable requirements of Code Section 408A and any Regulations relating thereto. To achieve these purposes, the provisions of this Rider and the Contract (including any other endorsement or rider that does not specifically override these tax qualification provisions) are to be interpreted to ensure or maintain such tax qualification, despite any other provision to the contrary. Any benefits, payments or distributions under the Contract shall be conformed or restricted to, or made in, any amount, time and manner needed to maintain such a tax qualification under the applicable provisions of the Code and Regulations, and the Contract shall be subject to separate accounting (e.g., for undistributed excess contributions or RMDs, with earnings thereon), subdivision or severance (e.g., into an annuity contract that is subject to Code Section 72(s) provisions), or combinations (e.g., of contract components) to maintain such a tax qualification (including the favorable tax treatment of the Contract or any distribution thereunder), to the maximum extent possible. The Company reserves the right to amend this Rider or the Contract from time to time to reflect any clarifications that may be needed or are appropriate to maintain such a tax qualification or to conform the Contract to any applicable changes in the tax qualification requirements, as provided in the Code or any Regulations or other published IRS guidance relating thereto. The Company will send you a copy of any such amendment, and when required by law, the Company will obtain the approval of the appropriate regulatory authority.

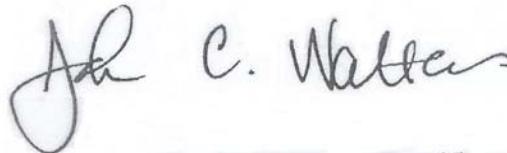
All other terms and conditions of your Contract remain unchanged.

Signed for **Hartford Life Insurance Company**

[



**Donald C. Hunt, Secretary**



**John C. Walters, President**

]



## PERSONAL PENSION ACCOUNT RIDER

This rider is issued as part of the contract to which it is attached (the "Contract"). This rider is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. In the event of a conflict between the terms of this rider and the Contract (as amended), the provisions of this rider shall prevail.

This rider describes a fixed, deferred, paid-up annuity investment feature. This rider provides for guaranteed payouts and allows You to make transfers to and from the Personal Pension Account into other Accounts (with certain restrictions that are described below). You can receive periodic Personal Pension Account Payouts or You can partially or totally commute Your Annuity Payout Value(s). A Death Benefit may be payable when You, a Joint Owner or the Annuitant dies.

**This rider has no cash surrender value.**

**The Death Benefit provided under this rider may be less than that specified in your state's standard non-forfeiture law for individual deferred annuities.**

This rider is organized into two sections. The first section entitled "Contract Amendments" addresses changes to Your base Contract and other riders based on the operation of the rider. The second section entitled "Rider Provisions" describes rider provisions.

### I. Contract Amendments

1. The **Right To Examine Contract** provision of the Contract is supplemented to include the following:

In the event that You cancel or return this Contract, We will also pay You Your Personal Pension Account Benefit Balance, including any Contract fees or other charges, as of the date of cancellation.

2. The **Annual Maintenance Fee** provision of the Contract Specifications is replaced with the following:

**ANNUAL MAINTENANCE FEE:** \$0 IF THE TOTAL BALANCE IS \$50,000 OR MORE ON THE CONTRACT ANNIVERSARY. \$[30] IF THE TOTAL BALANCE IS LESS THAN \$50,000 ON THE CONTRACT ANNIVERSARY AND WHEN THE CONTRACT IS FULLY SURRENDERED.



3. The **Minimum Amount Rule** provision of the Contract Specifications is as follows:

**MINIMUM AMOUNT RULE:** THE MINIMUM AMOUNT RULE OF THE "PARTIAL SURRENDERS PRIOR TO THE ANNUITY COMMENCEMENT DATE" SECTION OF THE CONTRACT PROVIDES THAT A MINIMUM TOTAL BALANCE MUST BE MAINTAINED IN THE CONTRACT. AS OF THE CONTRACT ISSUE DATE, THE MINIMUM TOTAL BALANCE EQUALS [\$2,000]. WE RESERVE THE RIGHT IN OUR DISCRETION TO CHANGE THE MINIMUM TOTAL BALANCE, BUT IN NO EVENT SHALL THE MINIMUM TOTAL BALANCE BE GREATER THAN [\$10,000]. WE MAY TERMINATE THE CONTRACT AND PAY THE SURRENDER VALUE AND COMMENCE PERSONAL PENSION ACCOUNT PAYOUTS IF YOU FAIL TO MAINTAIN THE MINIMUM TOTAL BALANCE. YOU MUST ALSO MAINTAIN A MINIMUM ACCUMULATION BALANCE OF [\$5,000] TO AVOID PREMATURE COMMENCEMENT OF PERSONAL PENSION ACCOUNT PAYOUTS.

4. If Your Contract includes a contingent deferred sales charge, the first paragraph of the **Contingent Deferred Sales Charge (Charge)** provision of the Contract is replaced with the following:

WE MAY ASSESS A CONTINGENT DEFERRED SALES CHARGE WHEN YOU REQUEST A FULL OR PARTIAL SURRENDER. THE CHARGE IS BASED ON THE AMOUNT YOU CHOOSE TO SURRENDER AND HOW LONG YOUR DEPOSITS HAVE BEEN IN THE CONTRACT. EACH DEPOSIT HAS ITS OWN CHARGE SCHEDULE. DEPOSITS ARE SURRENDERED IN THE ORDER IN WHICH THEY ARE RECEIVED. THE AMOUNT ASSESSED A CHARGE WILL NOT EXCEED YOUR REMAINING GROSS PREMIUMS AS DEFINED ABOVE. AMOUNTS WITHDRAWN IN EXCESS OF THE ANNUAL FREE WITHDRAWAL AMOUNT ARE SUBJECT TO THE CHARGE. A CONTINGENT DEFERRED SALES CHARGE MAY APPLY TO PERSONAL PENSION ACCOUNT COMMUTED VALUE.

5. The following terms amend or supplement the **Definition of Certain Terms**:

**Accumulation Balance** – The sum of all Contributions increased by credited interest; minus any Transfers into any other Account(s). Accumulation Balance converts into Annuity Payout Value(s) based on Personal Pension Account Payouts on or after the Personal Pension Account Payout Start Date(s).

**Annuity Payout Option** – Any of the options We make available for payment of an Annuity Payout and/or a Personal Pension Account Payout.

**Annuity Payout Value(s)** – The portion of Your Benefit Balance which provides Personal Pension Account Payouts in accordance with an Annuity Payout Option elected by You. When You commence taking Personal Pension Account Payout(s), You convert the corresponding portion of Accumulation Balance into Annuity Payout Value(s). Annuity Payout Value(s) are reduced by Personal Pension Account Payouts.

**Benefit Balance** – The Accumulation Balance plus any Annuity Payout Value(s).

**Contribution(s)** – Sums allocated to the Personal Pension Account by Deposit, Transfer, or any other method approved by Us.

**Credited Interest Rates** – The interest rates that We agree to pay on Your Accumulation Balance during different times over the duration of Your Contract. The annual Personal Pension Account Credited Interest Rate will never be less than [1.5%].

**Deposits** – The sum of all Premium Payments and Contributions.

**FIFO** – "First in, First out". Contributions, Personal Pension Account Payouts, credited interest, deductions and Transfers into the Personal Pension Account are recorded in the order that they are made.

**Guarantee Window** – The [seven] year period beginning [three] years before and ending [three] years after the Target Income Age.

**Guaranteed Payout Duration** – This is used for purposes of calculating the Personal Pension Account Commuted Value. The Guaranteed Payout Duration is equal to the applicable Annuity Payout Value(s) divided by the amount of the corresponding Personal Pension Account Payout(s).

**Maximum Guaranteed Payout Purchase Rates** – The rates that We apply during the Guarantee Window to determine any Personal Pension Account Payout.

**Minimum Guaranteed Payout Purchase Rates** - The rates set forth in the Table of Minimum Guaranteed Payout Purchase Rates of this rider.

**Money Market Fund** – The money market Sub-Account or another Sub-Account designated by Us for this purpose.

**Payout Purchase Rates** – The rates We apply to determine a Personal Pension Account Payout.

**Personal Pension Account** – Part of Our General Account to which Your Benefit Balance will be allocated.

**Personal Pension Account Commuted Value** – The present value of the Personal Pension Account Payout(s) associated with the Annuity Payout Value over the remaining Guaranteed Payout Duration calculated using the discount rate determined by Us. We will deduct any applicable contingent deferred sales charges and Premium tax, if applicable from Personal Pension Account Commuted Value.

**Personal Pension Account Payout Start Date** – The date(s), no later than the Annuity Commencement Date, selected by the Owner, upon which Personal Pension Account Payouts commence.

**Personal Pension Account Payouts** – Periodic annuity payouts of Annuity Payout Value(s) in accordance with an Annuity Payout Option(s).

**Target Income Age** – The year that corresponds with the age of the Annuitant that Personal Pension Account Payouts are expected to begin as specified (i) in the Application or (ii) if later, in writing by You when the initial Contribution is made into Your Personal Pension Account. The Target Income Age cannot be later than [twenty] years from the Annuitant's age or the Annuitant's [80th] birthday as of the date when the initial Personal Pension Account Contribution is made, whichever is earlier.

**Total Balance** – The sum of Your Contract Value and Benefit Balance.

**Transfer** – A transfer of (i) Contract Value from an Account to the Accumulation Balance, or (ii) the Accumulation Balance to an Account.

6. The fifth paragraph of the **Transfers Between Accounts** provision is modified to add the following provision:

No Transfers may be made after the Annuity Commencement Date. We may defer any Transfer from the Personal Pension Account for up to six months from the date of request.

7. The **Transfers Between Accounts** provision is modified to add the following provision:

**Transfers To or From the Personal Pension Account**

You may make Transfers until the Annuity Commencement Date. We reserve the right to limit the number and/or dollar amount of Transfers. Transfers may not be made from any Account into the Personal Pension Account for the six-month period following the most recent Transfer from the Personal Pension Account into any Account.

8. The **Reports to the Contract Owner** provision is modified to add the following sentence:

We will send you a transaction confirmation statement each time that You make a Contribution, Transfer, or You commence taking Personal Pension Account Payouts.

9. The **Full Surrender Prior to the Annuity Commencement Date** provision is replaced with the following:

**Full Surrender Prior to the Annuity Commencement Date**

At any time prior to the Annuity Commencement Date, You have the right to terminate the Contract by submitting a written request to Us at the Administrative Office of the Company. In such event, the Surrender Value of the Contract may be taken in the form of a cash settlement.

The Surrender Value of the Contract is equal to the Contract Value less:

- a) any applicable Premium taxes not previously deducted;
- b) the Annual Maintenance Fee and Distribution Charge, if applicable; and
- c) any applicable contingent deferred sales charge.

Upon Contract termination, We will establish an Annuity Payout Value for Your Accumulation Balance. We will then commute Personal Pension Account Payout(s) associated with all Annuity Payout Value(s) and You will receive the Personal Pension Account Commuted Value. Any applicable lifetime annuity benefits according to the Annuity Payout Options will be terminated.

See "Commutation of Your Personal Pension Account Payout with a Lump Sum Payment" below.

10. The first paragraph of the **Partial Surrenders Prior to the Annuity Commencement Date** provision is replaced with the following:

You may request, In Writing or other means acceptable to Us, a partial surrender of Contract Value at any time prior to the Annuity Commencement Date provided that the Total Balance is at least equal to Our Minimum Amount Rules then in effect. If prior to the Personal Pension Account Payout Start Date, the remaining Total Balance following such surrender is less than Our Minimum Amount Rules, We may terminate the Contract and pay you the Surrender Value and commence Personal Pension Account Payouts. If after the Personal Pension Account Payout Start Date the remaining Total Balance following such surrender is less than Our Minimum Amount Rules, You will continue to receive existing Personal Pension Account Payouts, no additional Deposits may be made to the Contract, and We will commence any remaining Personal Pension Account Payouts.

11. The **Surrenders after the Annuity Commencement Date** provision is modified by adding the following as a first paragraph:

This section does not apply to the Personal Pension Account Rider.

12. The **Payment on Surrender – Deferral of Payment** provision under the **Surrender Provisions** is modified to include the following paragraph at the end of the provision:

- (d) We may defer payment of any amounts from the Personal Pension Account for up to six months from the date of the request to surrender or commencement of Personal Pension Account Payouts, subject to obtaining any required approval by the Insurance Commissioner of the state in which this Contract is issued. If We defer payment for more than 30 days, We will pay interest per annum of at least the statutory required minimum interest rate then in effect on the amount deferred.

13. The **Death Benefit Before the Annuity Commencement Date** provision is replaced with the following:

**Death Benefit Before the Annuity Commencement Date**

The Death Benefit payable is equal to the greater of the:

- a) Total Balance; or
- b) greatest Death Benefit payable under this or any rider or endorsement made part of this Contract as specified by Us.

Personal Pension Account Payouts will terminate upon notification to Us of the death of the Owner, joint Owner or Annuitant. Benefit Balance may be converted into Contract Value and transferred to the Money Market Fund. Unless We agree otherwise, Contract Value may not be reallocated back into the Personal Pension Account.

If the Contract is eligible to continue with the spouse as the Contract Owner, and the Annuitant is still alive, the Benefit Balance may remain in the Personal Pension Account. The previously established Guarantee Window, Payout Purchase Rates, and Credited Interest Rates will continue to apply. Alternatively, the spouse may elect to Transfer the Benefit Balance to the Money Market Fund. If the Contract is eligible to continue with the spouse as the Contract Owner, and the surviving spouse has replaced the deceased Annuitant, the Benefit Balance will be converted into Contract Value and transferred to the Money Market Fund. Commutation shall not apply to the conversion of Benefit Balance into Contract Value and transfer to the Money Market Fund following the death of the Owner, joint Owner or Annuitant.

Payment of the Death Benefit will be subject to the restrictions contained in the "Distribution Requirements" section of the Contract.

14. The **Second Option** provision of **Annuity Options** under **Settlement Provisions** of the Contract is deleted and replaced by the following:

**SECOND OPTION** – Life Annuity With a Cash Refund – Prior to the Annuity Commencement Date, this is an Annuity which provides for periodic payments for as long as the Owner, joint Owner or Annuitant is alive. On or after the Annuity Commencement Date, this is an Annuity which provides for periodic payments for as long as the Annuitant is alive. This option is only available for fixed dollar Personal Pension Account Payouts.

Prior to the Annuity Commencement Date, Personal Pension Account Payouts will terminate upon notification to Us of the death of the Owner, joint Owner or Annuitant. The Benefit Balance will be converted into Contract Value and transferred to the Money Market Fund without Commutation and unless the Contract is continued, the Death Benefit shall be payable. Unless We agree otherwise, Contract Value may not be reallocated back into the Personal Pension Account.

On or after the Annuity Commencement Date, Personal Pension Account Payouts will terminate and the Beneficiary will receive the Death Benefit in the event that the Annuitant dies (and the Owner is living or deceased).

## **II. Rider Provisions**

### **Contributions to Your Personal Pension Account**

You may make subsequent Contributions until Your Annuity Commencement Date (even if Personal Pension Account Payouts have begun) or the date the Contract terminates, if earlier.

We will account for all Contributions, Personal Pension Account Payouts, Transfers into Your Personal Pension Account, credited interest and deductions made into or from Your Benefit Balance separately and on a FIFO basis.

In Our sole discretion, We may restrict Your ability to make Contributions and Transfers. We may close the Personal Pension Account to subsequent Contributions and Transfers. We may also make the Personal Pension Account available only through enrollment in one or more programs that We establish.

### **Interest Credited To Your Personal Pension Account**

We will credit interest to Your Accumulation Balance at applicable Credited Interest Rates until the earlier of a Full Surrender of the Contract, the Annuity Commencement Date or the Valuation Date that We pay the Death Benefit.

We reserve the right to periodically establish new Credited Interest Rates that will be applied to subsequent Contributions.

### **Your Personal Pension Account Benefit Balance**

Prior to the initial Personal Pension Account Payout Start Date, the Benefit Balance is equal to the Accumulation Balance. After any Personal Pension Account Payout Start Date, the Benefit Balance is equal to the sum of the Accumulation Balance plus Annuity Payout Value(s).

Personal Pension Account Payouts will commence under the available Annuity Payout Option if Your Accumulation Balance is less than the amount provided in the Minimum Amount Rule. We reserve the right to change the Minimum Amount Rule from time to time.

### **Access to Your Personal Pension Account Benefit Balance**

You may access Your Annuity Payout Value(s) and/or Accumulation Balance in the following ways:

- 1) transferring a portion of your Accumulation Balance to any of the Accounts;
- 2) electing to receive Personal Pension Account Payouts;
- 3) commutation of Personal Pension Account Payouts; or
- 4) payment of the Death Benefit.

Each of these methods and applicable conditions and requirements are discussed below. Other than these four methods, You do not have the right to terminate this rider or to make a withdrawal from the Personal Pension Account. This rider has no cash surrender value.

**1. Transfers To Accounts.** The maximum amount that You may Transfer to an Account during a Contract Year is the highest of: (a) four (4%) percent of the Accumulation Balance as of Your prior Contract Anniversary; (b) the amount of interest credited to the Accumulation Balance over the most recent full Contract Year; or (c) the amount of the Accumulation Balance transferred to an Account during the last full Contract Year. You cannot Transfer Annuity Payout Value(s).

**2. Electing to Receive Personal Pension Account Payouts.** You may elect to receive Personal Pension Account Payouts by notifying Us and by selecting either Annuity Payout Option Two or any other Annuity Payout Option We make available to You under this rider. The date that Personal Pension Account Payouts commence is called a Personal Pension Account Payout Start Date. You may elect to begin receiving Personal Pension Account Payouts before the Annuity Commencement Date. To receive Personal Pension Account Payouts, you must convert a corresponding amount of Accumulation Balance into Annuity Payout Value(s).

The amount of each Personal Pension Account Payout will vary depending on which Annuity Payout Option you choose; the amount of the Contribution; when each Contribution was made; the applicable Annuitant's age when a Contribution was made; the applicable Payout Purchase Rate; and the applicable Annuitant's age when Personal Pension Account Payouts begin. Certain Annuity Payout Options may not be available if the Contract is issued to qualify under Code Sections 401, 408, or 457.

We guarantee to apply the Maximum Guaranteed Payout Purchase Rate to the corresponding Accumulation Balance to the extent that Your Personal Pension Account Payout Start Date(s) is/are within Your Guarantee Window. We reserve the right to apply different Payout Purchase Rates for subsequent Contributions. The Maximum Guaranteed Payout Purchase Rate shall not apply to the extent that Your Personal Pension Account Payout Start Date(s) is/are outside of the Guarantee Window, in which event We will use Payout Purchase Rates determined by Us in Our sole discretion but in no event shall such Payout Purchase Rates exceed the Maximum Guaranteed Payout Purchase Rate. The minimum Personal Pension Account Payout in such circumstances shall be the greater of (i) the Payout Purchase Rate multiplied by Your Accumulation Balance; or (ii) the Minimum Guaranteed Payout Purchase Rate multiplied by the minimum nonforfeiture amount in accordance with the following: Contributions multiplied by 87.5%, less any Premium tax paid by Us, accumulated at the nonforfeiture interest rate. The nonforfeiture interest rate is redetermined annually and equals the five-year Constant Maturity Treasury rates reported by the Federal Reserve for the month of October in the prior calendar year; reduced by 125 basis points and rounded to the nearest 1/20th of one percent; but not less than 1%; nor more than 3%.

Personal Pension Account Payouts will cease upon notification to Us of the death of the Owner, joint Owner or Annuitant.

**3. Commutation of Your Personal Pension Account Payout With A Lump Sum Payment.** You may commute any or all of Personal Pension Account Payouts and receive a lump sum payment of Personal Pension Account Commuted Value during the Guaranteed Payout Duration. The amount that You request to commute must be at least equal to \$[500]. There may be a waiting period of up to [30 days] for payment of any lump sum commutation. The remaining minimum Accumulation Balance at all times is subject to the applicable Minimum Amount Rule of this rider.

Commutation of Annuity Payout Value(s) will reduce or eliminate Personal Pension Account Payouts on a FIFO basis for the remaining portion of the corresponding Guaranteed Payout Duration. At the end of such period, if the Contract is still in force, the life contingent portion of the applicable Annuity Payout Option will resume provided that the Annuitant is living.

**4. Death Benefit.** You may also access the Benefit Balance through the Death Benefit. See the sections describing the Death Benefit in the Contract, as amended by this rider.

### Table of Minimum Guaranteed Payout Purchase Rates

**Minimum Non-Forfeiture Values:** The nonforfeiture laws of the state where this rider is issued require that the present value of any paid-up annuity benefits on the date that annuity payments are to commence must be at least equal to the minimum nonforfeiture amount on that date, with the present value being computed using the mortality table, if any, and the interest rates specified in the rider for determining the minimum paid-up annuity benefits. The present values used to determine minimum paid-up annuity benefits are based on the Annuity 2000 Mortality Table with Projection Scale AA and interest compounded at 1.5%.

The Minimum Guaranteed Payout Purchase Rates are age dependant. The amount of the payment will be based on the age of the Annuitant, less the age set-back period that is a specified number of years younger than the Annuitant's attained age. The factors will utilize a [10] year set-back to determine the revised age. Payments for any available annuity payment frequency, age, or combination of ages not shown will be quoted upon request.

The Minimum Guaranteed Payout Purchase Rate is multiplied by the minimum nonforfeiture amount in accordance with the following: Contributions multiplied by 87.5%, less any Premium tax paid by Us, accumulated at the nonforfeiture interest rate. The nonforfeiture interest rate is redetermined annually and equals the five-year Constant Maturity Treasury rates reported by the Federal Reserve for the month of October in the prior calendar year; reduced by 125 basis points and rounded to the nearest 1/20th of one percent; but not less than 1%; nor more than 3%.

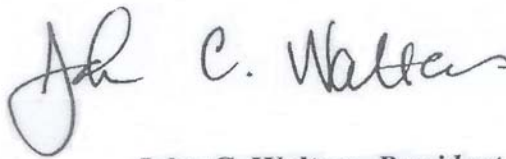
Refer to attached table of rates.

Signed for **Hartford Life Insurance Company**

[



**Donald C. Hunt, Secretary**



**John C. Walters, President**

]

<b>Single Life with Cash Refund Annuity Option</b>		
(Minimum monthly income payment for \$1,000 of premium)		
Rates Do Not Reflect Any Age Setback		
<b>Age at Annuity Commencement</b>	<b>Male</b>	<b>Female</b>
35	\$2.32	\$2.29
40	\$2.45	\$2.41
45	\$2.62	\$2.57
50	\$2.84	\$2.77
51	\$2.89	\$2.82
52	\$2.95	\$2.87
53	\$3.00	\$2.92
54	\$3.06	\$2.97
55	\$3.12	\$3.03
56	\$3.18	\$3.09
57	\$3.24	\$3.15
58	\$3.31	\$3.21
59	\$3.38	\$3.28
60	\$3.46	\$3.35
61	\$3.53	\$3.42
62	\$3.61	\$3.50
63	\$3.70	\$3.58
64	\$3.79	\$3.66
65	\$3.88	\$3.75
66	\$3.98	\$3.84
67	\$4.08	\$3.94
68	\$4.18	\$4.04
69	\$4.29	\$4.15
70	\$4.41	\$4.26
71	\$4.53	\$4.38
72	\$4.66	\$4.50
73	\$4.79	\$4.63
74	\$4.93	\$4.77
75	\$5.08	\$4.92
76	\$5.23	\$5.07
77	\$5.40	\$5.23
78	\$5.56	\$5.40
79	\$5.74	\$5.58
80	\$5.93	\$5.77
85	\$7.00	\$6.85



Single Life with Cash Refund Annuity Option Unisex Rates	
(Minimum monthly income payment for \$1,000 of premium) Rates Do Not Reflect Any Age Setback	
Age at Annuity Commencement	Unisex
35	\$2.29
40	\$2.42
45	\$2.58
50	\$2.79
51	\$2.84
52	\$2.89
53	\$2.94
54	\$2.99
55	\$3.05
56	\$3.11
57	\$3.17
58	\$3.23
59	\$3.30
60	\$3.37
61	\$3.44
62	\$3.52
63	\$3.60
64	\$3.69
65	\$3.77
66	\$3.87
67	\$3.97
68	\$4.07
69	\$4.18
70	\$4.29
71	\$4.41
72	\$4.53
73	\$4.67
74	\$4.80
75	\$4.95
76	\$5.10
77	\$5.26
78	\$5.43
79	\$5.61
80	\$5.80
85	\$6.88

SERFF Tracking Number:	HARL-126194719	State:	Arkansas
Filing Company:	Hartford Life Insurance Company	State Tracking Number:	42782
Company Tracking Number:	IPD-HL-PPA-09		
TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	PPA Rider & Tax Riders		
Project Name/Number:	2009 PPA Rider & Tax Riders/IPD-HL-PPA-09		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	
<b>Bypass Reason:</b>	These forms will be used with SEC registered product(s), therefore, we believe they are exempt from the language simplification requirements of your state.	
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	
<b>Bypass Reason:</b>	n/a	
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Statement of Variables	
<b>Comments:</b>	Statement of Variables for PPA Rider	
<b>Attachment:</b>	HL PPA Statement of Variables.pdf	

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	AR Certification	
<b>Comments:</b>	AR Certification	
<b>Attachment:</b>	AR Cert Rule 19.pdf	

## STATEMENT OF VARIABLES

**Hartford Life Insurance Company**  
**Individual Flexible Premium Variable Annuity**  
**Personal Pension Account Rider - Form Number HL-PPA-09**  
**June 16, 2009**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned policy form.

<b>PAGE NUMBER</b>	<b>VARIABLE ITEM</b>	<b>DESCRIPTION</b>
<b>1</b>	<b>Annual Maintenance Fee</b>	For new issues, we may change the bracketed amount displayed to another amount ranging from \$0 - \$50. This information cannot be changed after issue.
<b>2</b>	<b>Minimum Amount Rule, Total Balance</b>	For new issues, we may change the bracketed amount displayed to another amount ranging from \$500 - \$10,000.
<b>2</b>	<b>Minimum Amount Rule, Accumulation Balance</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = \$500 Maximum = \$10,000 This information cannot be changed after issue.
<b>2</b>	<b>Credited Interest Rates</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 1.5% Maximum = 3.0% This information cannot be changed after issue.
<b>3</b>	<b>Guarantee Window: “The [x] year period...”</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 1 year Maximum = 10 years  Note: The subsequent “beginning” and “ending” bracketed text would be adjusted in accordance with duration of the year period. For example, if a 9 year period is offered, the “beginning” and “ending” text would both be adjusted to reflect 4 years. This information cannot be changed after issue.

<b>3</b>	<b>Target Income Age, [x] years</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 1 year Maximum = 30 years This information cannot be changed after issue.
<b>3</b>	<b>Target Income Age, [x] birthday</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 70th Maximum = 90th This information cannot be changed after issue.
<b>7</b>	<b>Commutation of Your Personal Pension Account Payout With A Lump Sum Payment, Amount Requested to Commute</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = \$0 Maximum = \$2,000 This information cannot be changed after issue.
<b>7</b>	<b>Commutation of Your Personal Pension Account Payout With A Lump Sum Payment, Waiting Period</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 30 days Maximum = 90 days This information cannot be changed after issue.
<b>8</b>	<b>Minimum Non-Forfeiture Values, Setback</b>	For new issues, we may change the bracketed amount displayed to another amount. This variable item will have the following range: Minimum = 0 years Maximum = 10 years This information cannot be changed after issue.
<b>8</b>	<b>Signatures</b>	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

**ARKANSAS  
POLICY FORM CERTIFICATION**

**HARTFORD LIFE INSURANCE COMPANY**

Form Number(s): HL-PPA-09

Title: Personal Pension Account Rider

Form Number(s): HL-IRA-09

Title: Individual Retirement Annuity Rider

Form Number(s): HL-ROTH-09

Title: Roth IRA Rider

By my signature below, I hereby certify that I have reviewed the enclosed policy form(s) and certify that the form(s) submitted meets the provisions of Rule 19 as well as all applicable requirements of the Arkansas Insurance Department.

Signed:

A handwritten signature in black ink that reads "Kenneth Bach". The signature is written in a cursive style with a large, stylized 'K' and 'B'.

Kenneth Bach  
Compliance/Contract Consultant